



**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

**Marie-Ann Greenberg MAG-1284
Chapter 13 Standing Trustee
30 TWO BRIDGES ROAD
SUITE 330
FAIRFIELD, NJ 07004-1550
973-227-2840**

**IN RE:
FABRICIA DEMELO**

**Order Filed on May 15, 2018 by
Clerk, U.S. Bankruptcy Court -
District of New Jersey**

Case No.: 18-11555 SLM

Hearing Date: 5/9/2018

Judge: STACEY L. MEISEL

Debtor is Entitled To Discharge

ORDER CONFIRMING PLAN

The relief set forth on the following pages, numbered 2 through 2 is hereby **ORDERED**.

DATED: May 15, 2018

Stacey L. Meisel
Honorable Stacey L. Meisel
United States Bankruptcy Judge

Case No.: 18-11555 SLM

Caption of Order: ORDER CONFIRMING PLAN

The Plan of the Debtor having been proposed to creditors, and hearing having been held on the Confirmation of such Plan, and it appearing that the applicable provisions of the Bankruptcy Code have been complied with; and for good cause shown, it is

- ORDERED, that the plan of the above named Debtor dated 1/25/2018, or as amended at the confirmation hearing is hereby confirmed. The Standing Trustee shall make payments in accordance with 11 U.S.C. § 1326 with funds received from the Debtor; and it is further
- ORDERED, that to the extent that the Debtor's plan contains motions to avoid judicial liens under 11 U.S.C. Section 522(f) and/or to avoid liens and reclassify claims in whole or in part, such motions are hereby granted, except as specified herein:
- ORDERED, that commencing 2/1/2018, the Debtor shall pay the Standing Trustee the sum of \$200.00 for a period of 60 month(s), which payments shall include commission and expenses of the Standing Trustee in accordance with 28 U.S.C. § 586. The unsecured creditors shall receive on a pro rata basis, the balance remaining from the payments set forth in this paragraph, after payment of all administrative, priority & secured claims (i.e., Pot Plan); and it is further
- ORDERED, that Debtor must complete Loan Modification by 7/25/2018 or as extended through the courts Loss Mitigation Program. If loan modification not completed case will be dismissed upon certification of the Standing Trustee with 14 days notice to debtor(s) and debtor's attorney; and it is further
- ORDERED, that mortgage arrears are to be paid outside the plan through Loan Modification; and it is further
- ORDERED, that if the Court's Docket does not reflect that a Pre-Confirmation Certification of Compliance has been filed by the Debtor(s) by 5/16/2018, the instant case will be dismissed without further notice or hearing to debtor(s) and debtor's attorney; and it is further
- ORDERED, that the Debtor must provide the Standing Trustee with updated current market analysis within 14 days or the case will be dismissed upon certification of the Trustee with 14 days notice to debtor(s) and debtor's attorney; and it is further
- ORDERED, that upon completion of the plan, affected secured creditors shall take all steps necessary to remove of record any lien or portion of any discharged; and it is further
- ORDERED, that upon expiration of the Deadline to File a Proof of Claim, the Chapter 13 Standing Trustee may submit an Amended Order Confirming Plan upon notice to the Debtor, Debtor's attorney and any other party filing a Notice of Appearance.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Fabricia Demelo
Debtor

Case No. 18-11555-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: May 15, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 17, 2018.

db Fabricia Demelo, 17 Oxford St, Montclair, NJ 07042-4907

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 17, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 15, 2018 at the address(es) listed below:

13, 2018 at the address(es) listed below:

Charles G. Wohlrab on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,
AS TRUSTEE (CWALT2007-18CB) cwohlrab@logs.com, njbankruptcynotifications@logs.com

Denise E. Carlon on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,
AS TRUSTEE (CWALT2007-18CB) dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Joseph John Reilly on behalf of Debtor Fabricia Demelo jreilly@mcablaw.com,
mcabrera@mcablaw.com,mcabecf@mcablaw.com

Marie-Ann Greenberg magecf@magttrustee.com

Mathew M. Cabrera on behalf of Debtor Fabricia Demelo mcabecf@mcablaw.com,
G27084@notify.cincompass.com;jreilly@mcablaw.com

Rebecca Ann Solarz on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,
AS TRUSTEE (CWALT2007-18CB) rsolarz@kmllawgroup.com

Robert P. Saltzman on behalf of Creditor The Bank of New York Mellon fka The Bank of New York,
as trustee (CWALT2007-18CB) c/o Bayview Loan Servicing LLC dnj@pbslaw.org

Robert P. Saltzman on behalf of Creditor Series 2007-18CB Bayview Loan Servicing LLC, servicer
for The Bank of New York as Trustee, for the Benefit of the Certificate Holders, CWALT, Inc.,
Alternative Loan Trust 2007-18CB Mortgage Pass-Through Certificates, dnj@pbslaw.org

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9